

**CITY OF CHULA VISTA  
MINUTES  
HOUSING ADVISORY COMMISSION**

**Wednesday, January 25, 2012  
3:30 P.M.**

**590 FIG AVENUE  
OFF-SITE PROJECT VISIT**

**CALL TO ORDER/ROLL CALL – 3:40 P.M.**

**PRESENT:** Earl Jentz, Mark Minas, Margie Reese, Sergio Quero

**ABSENT:** Mauricio Torre (excused), Armida Martin Del Campo (unexcused)

**STAFF:** Stacey Kurz, Senior Project Coordinator  
Mandy Mills, Housing Manager  
Leilani Hines, Principal Project Coordinator  
Nicole Piano, Housing Intern

**1. ELECTION OF NEW CHAIR AND VICE CHAIR FOR FISCAL YEAR 2011/2012**

*Current Chair Minas motioned to elect Member Reese as Chair for the fiscal year. Member Quero second the motion and all members agreed 3-0. Member Minas motioned to elect Member Quero as Vice Chair for the fiscal year. Member Reese second the motion and all members agreed 3-0.*

**2. 2013-2020 HOUSING ELEMENT OF THE GENERAL PLAN**

Staff Hines provided a presentation regarding the process for updating the next Housing Element cycle, reference Exhibit 1. Staff Hines then facilitated a discussion on priorities, soliciting input from members on the programs and development goals they would like to see given the limited resources for affordable housing. The following list of priorities was developed:

- Re-evaluate the Inclusionary Policy
- Preserve existing affordable housing units: CHIP and Rehab Programs
- Collaborate with property owners and rental associations to reduce the burden of security deposits, and first and last month's rent to renters
- Original Rent Control for Mobile Home Owners
- Support CDBG funding towards financial fitness and job training programs
- Requirements for assistance, i.e. case management
- Family with children and seniors have greatest priority for housing
- Seek opportunities with foreclosed properties, i.e. program to help "clean-up" abandoned properties
- New construction takes least priority

**3. CHULA VISTA ENERGY SHOWCASE HOME – 590 FIG AVENUE**

Staff Mills led a tour of the property and provided members with a summary of the energy upgrades and funding that went into rehabilitating the home. The property was purchased and in part rehabilitated with neighborhood Stabilization Program funds and will be resold to a low-income first-time homebuyer household later this year. A Project Overview and First-Time Homebuyer handout was provided to members, reference Exhibit 2 and 3.

**4. STAFF COMMENTS**

No time was available for a legislative update. Most of the issues were covered in the Housing Element presentation.

**5. MEMBER'S COMMENTS**

No Member comments.

**6. PUBLIC COMMUNICATIONS**

None.

**7. ADJOURNMENT** – Meeting was adjourned at 5:20 p.m. to the next regular meeting of April 25, 2012.

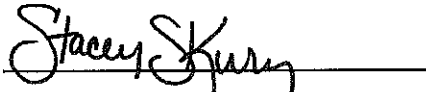
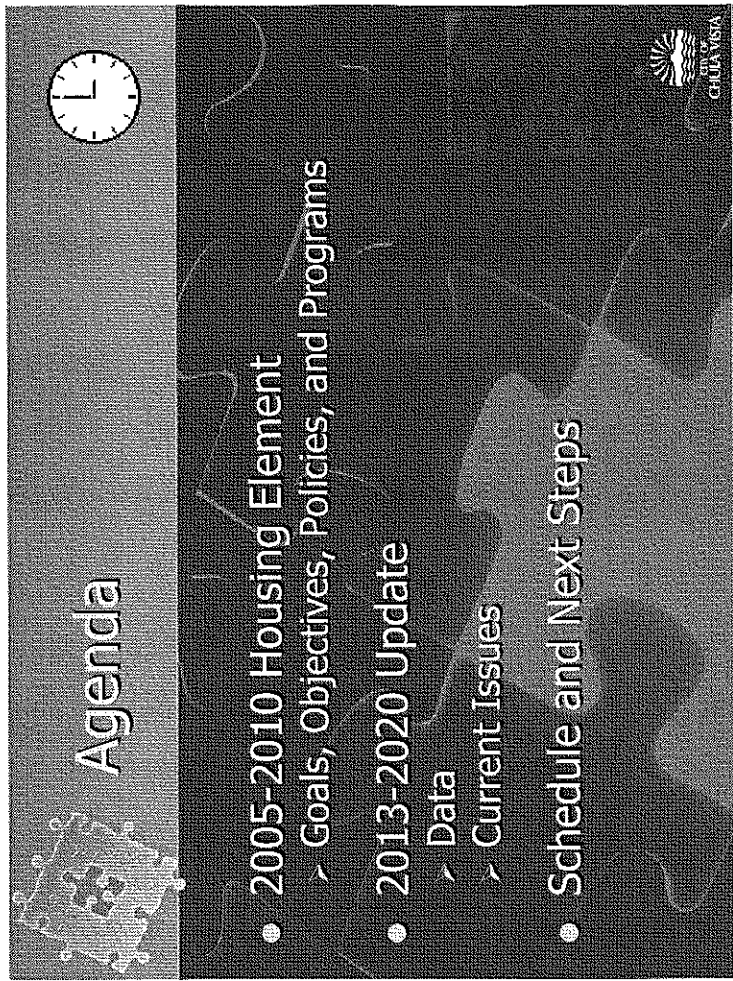
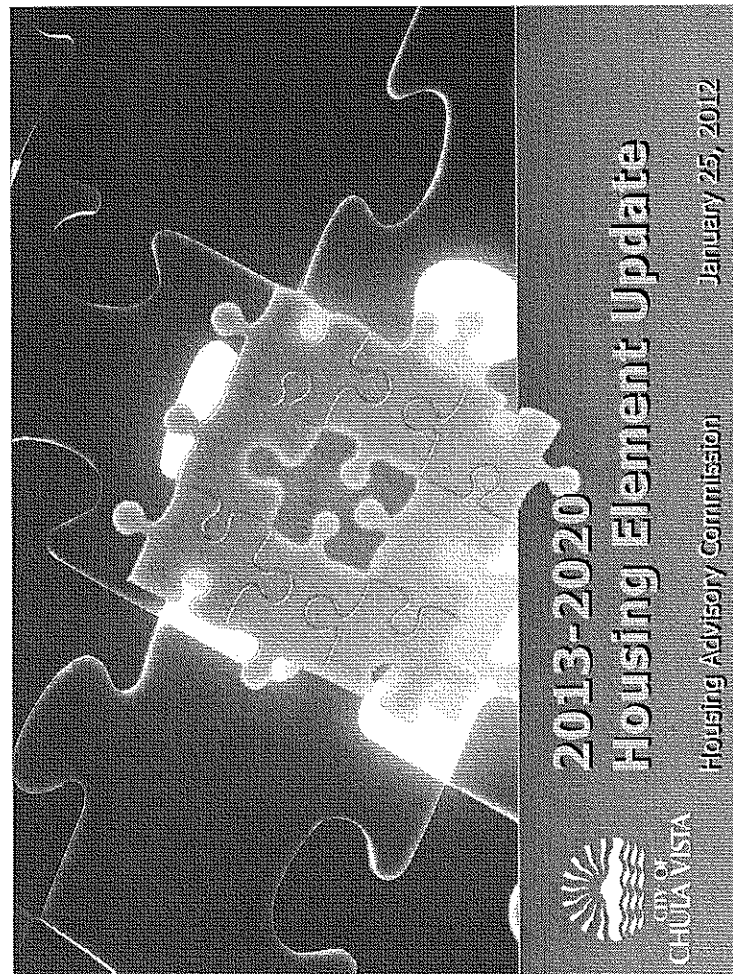
  
Recorder, Stacey Kurz

Exhibit 1 – 2013-2020 Housing Element Presentation

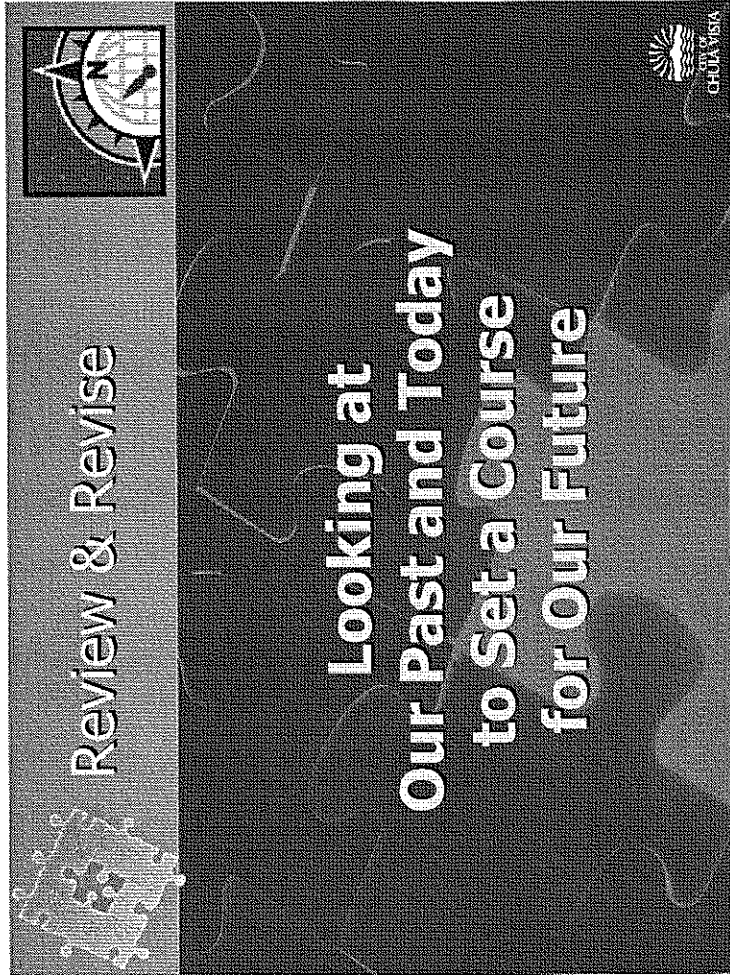
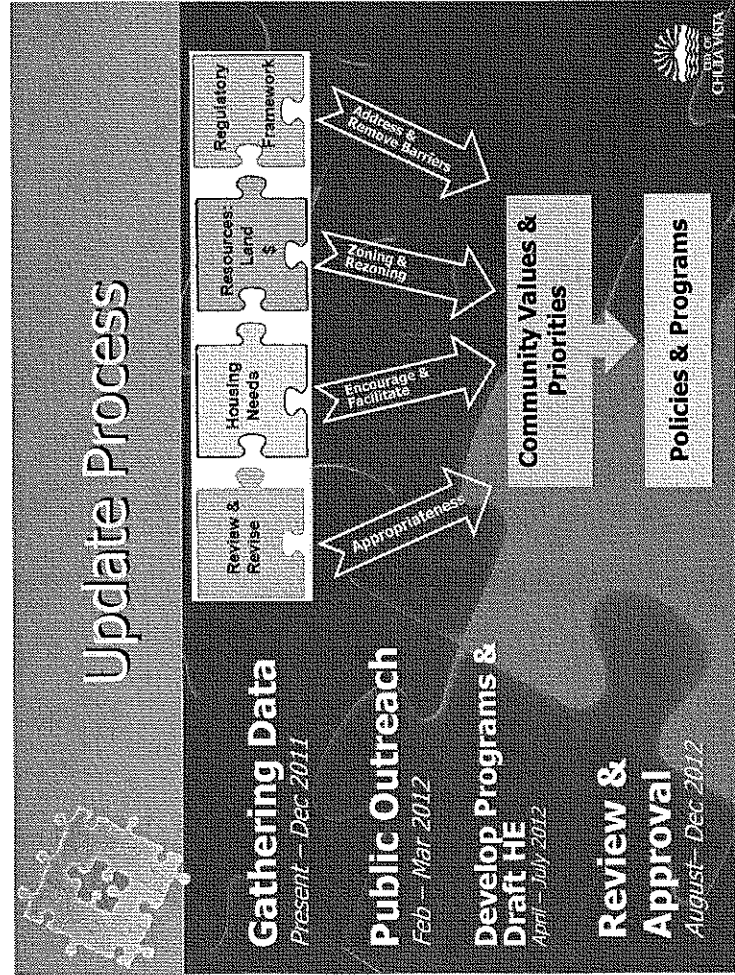
Exhibit 2 – Project Overview Chula Vista Sustainable Energy Showcase Home

Exhibit 3 – 590 Fig Avenue First-Time Homebuyer Program

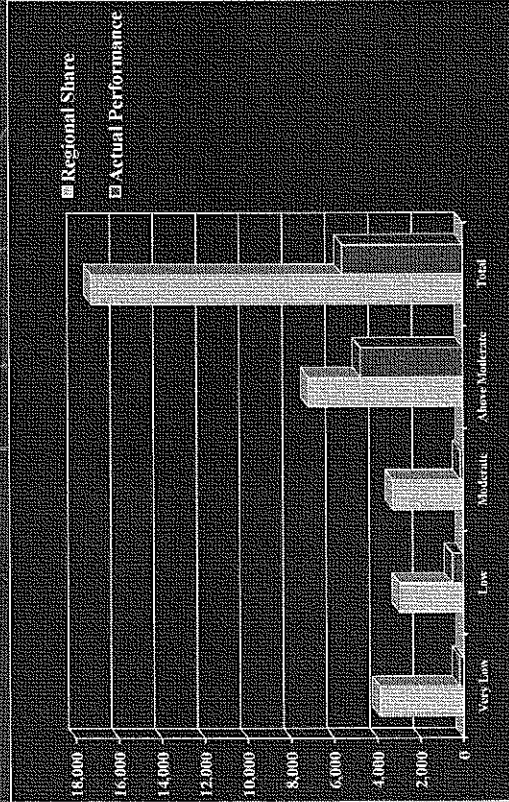


## Agenda

- 2005-2010 Housing Element
  - Goals, Objectives, Policies, and Programs
- 2013-2020 Update
  - Data
  - Current Issues
- Schedule and Next Steps



# 2005-2010 Housing Element Performance



# 2005-2010 Policies & Programs

## Objectives and Policies

Enforce maintenance of safe and decent housing, enhance the quality of existing housing, and maintain the integrity of residential neighborhoods

Facilitate the rehabilitation of the City's existing housing stock to correct housing deficiencies

Eliminate, to the greatest extent feasible, overcrowded, unsafe, and unsanitary housing conditions

Promote the efficient use of water and energy to conserve limited resources and reduce long term costs of housing

Encourage the efficient use and conservation of water by residents

Promote the efficient use of energy

## Focus Area

Maintain and Enhance Housing & Neighborhoods

# Maintain and Enhance Housing and Neighborhoods

Community Housing Improvement Program (CHIP)

Multi-Family Inspections  
3,326 units / 657 complexes

Elderly  
52

Mobile  
Homes  
56

Disabled  
30

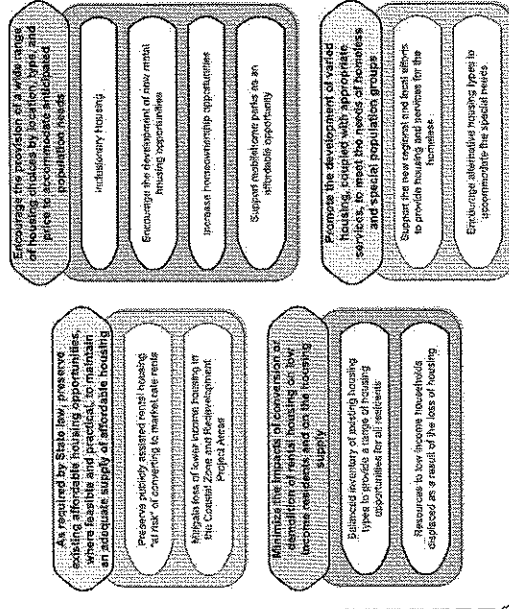
Mobilehome/Trailer (Title 25)  
2,028 units / 19 parks

70 Households  
\$819,410



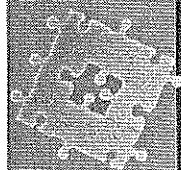
## 2005-2010 Policies & Programs

### Objectives and Policies



# Housing for the City's Diverse Need

Affordable Rental Housing  
New Construction

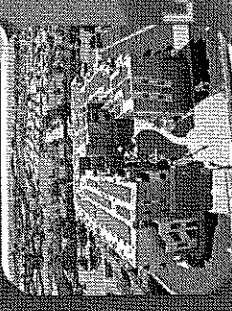


## Landings I&II

235 units  
60% AMI

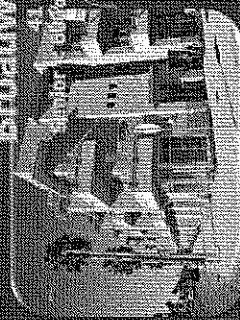


424 Units  
189 West  
235 East



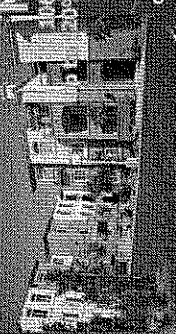
## Seniors on Broadway

41 units  
60% AMI



## Brisa del Mar

106 units  
60% AMI



## Los Vecinos

42 units  
< 60% AMI



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# Housing for the City's Diverse Need

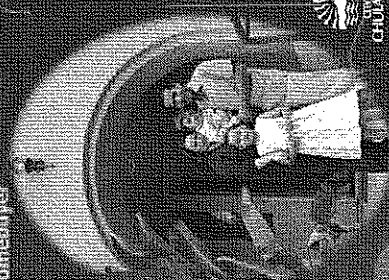
Affordable Homeownership



- 300 Households
- 114 Low
- 186 Moderate
- 62 Mortgage Credit Certificates

## 18 Households

First-Time Homebuyer



## Sedona & Mar

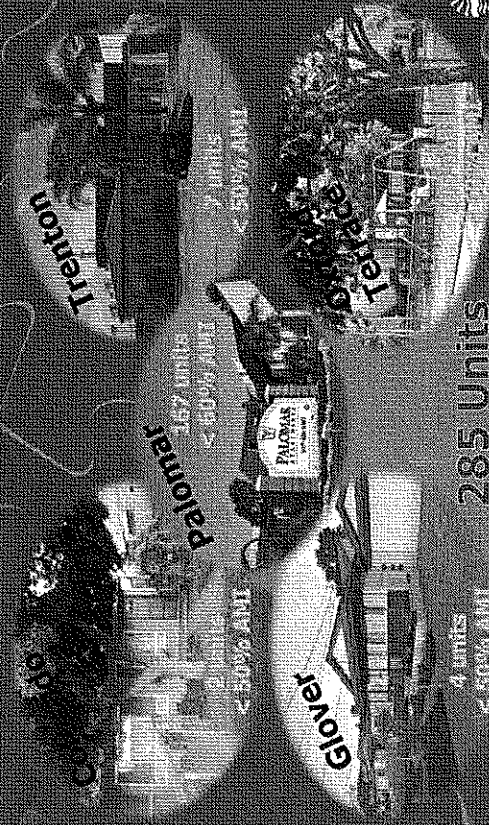
Brisa  
Industrial



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# Housing for the City's Diverse Need

Affordable Rental Housing  
Acquisition & Rehabilitation



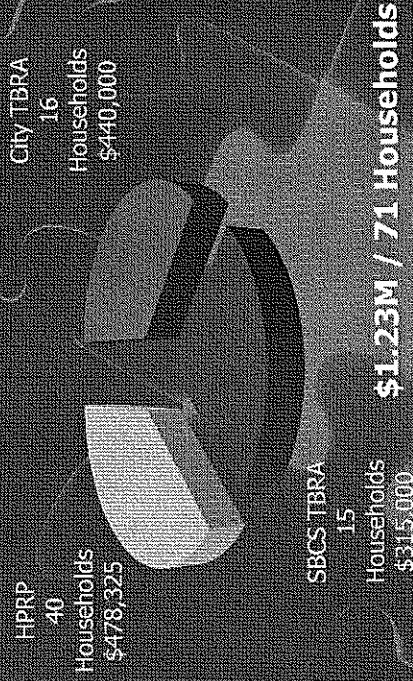
285 Units

4 units  
< 50% AMI



# Fund and Implement Services for Vital Community Resources

## City Funded Rental Assistance



\$1.23M / 71 Households



# Today's Environment

**CALIFORNIA IN CRISIS**  
THE WORLD'S EIGHTH LARGEST ECONOMY IS ON THE BRINK OF COLLAPSE. CHIEFS HAVE TO MAKE SURE THE FINANCIAL HEADWINDS DON'T TAKE THEM THROUGH THE ENTIRE U.S. ECONOMY.

**EXTRA! EXTRA!**  
**REDEVELOPMENT ELIMINATES LOSERS AND OPPORTUNITIES**

**OWNING**  
Public Housing: The  
2009-10 Market  
2009-10 Market

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# 2005-2010 Policies & Programs

**Focus Area**  
Government Role & Process

**Objectives and Policies**

**Facilitate affordable housing through comprehensive planning documents, processes, financial assistance and other incentives**

- Ensure that all housing-related plans and policies encourage a variety of housing products
- Ensure that housing-related policies and laws do not unnecessarily burden affordable housing
- Pursue opportunities to expand financial resources for affordable housing
- Provide financial assistance and incentives for affordable housing throughout the City

**Ensure equal housing opportunities and prevent discrimination**

- Ensure equal housing opportunities and prevent discrimination

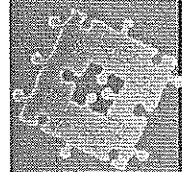
**Provide and facilitate public rent and public housing opportunities and affordable housing**

- Provide and facilitate public rent and public housing opportunities and affordable housing

**Encourage public participation in the formation of City Housing Policy and the development of affordable housing**

- Encourage public participation in the formation of City Housing Policy and the development of affordable housing

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# Regional Housing Needs Assessment

*Assessing the New Housing Needs  
in Chula Vista*

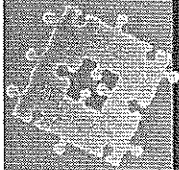


# Regional Housing Needs Assessment 2010-2020

Income Category	Income Range	Chula Vista Regional Share
Very-low income	< 50% MFI	3,209
Low-income	51% - 80% MFI	2,439
Moderate-income	81% - 120% MFI	2,257
Above-moderate income	> 120% MFI	4,956
<b>TOTAL</b>		<b>12,861 (8% of region)</b>

(1) Income limits established by State of California HCD, 2011 HUD, person MFI for San Diego MSA: \$74,900.  
Source: SANDAG and Federal Year 2003 HUD Income Limits





## Data Analysis

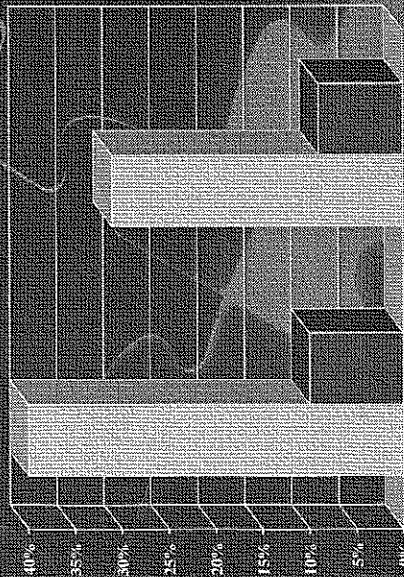
"Crunching the Numbers"



## Who are our residents?



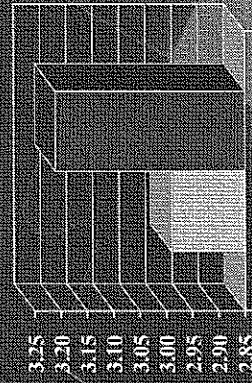
# Population and Households



Population  
 ■ Chula Vista  
 □ San Diego County

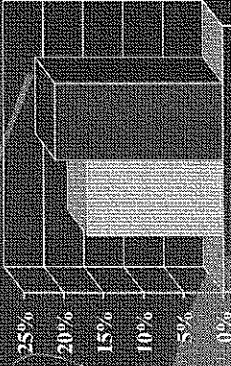


# Growing Households



Household Size

■ 2005 □ 2010

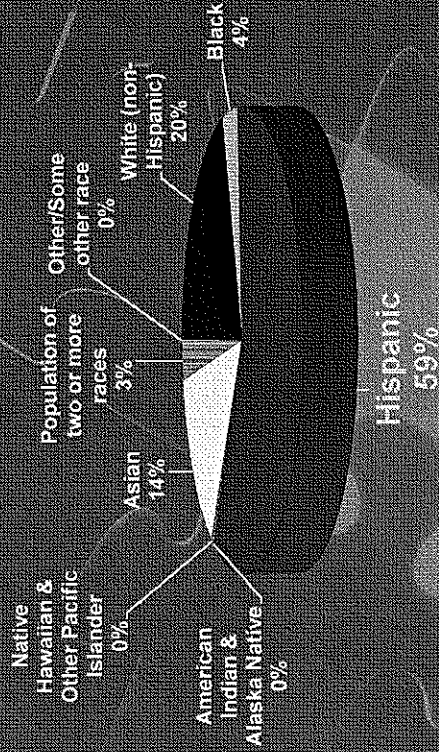


Large Households

■ 2005 □ 2010



# Racial/Ethnic Composition

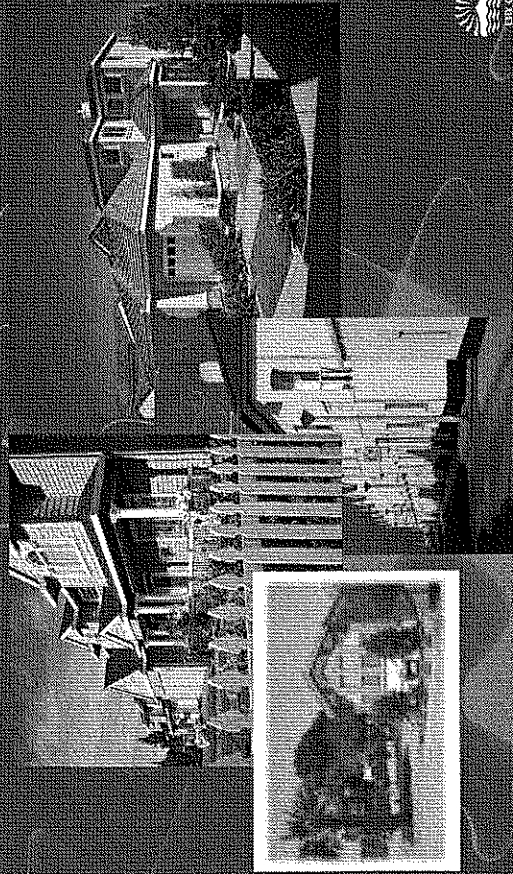


# Income

**MEDIAN INCOME BY ETHNICITY**  
 Source: U.S. Census 2010 American Community Survey 1-Year Estimates



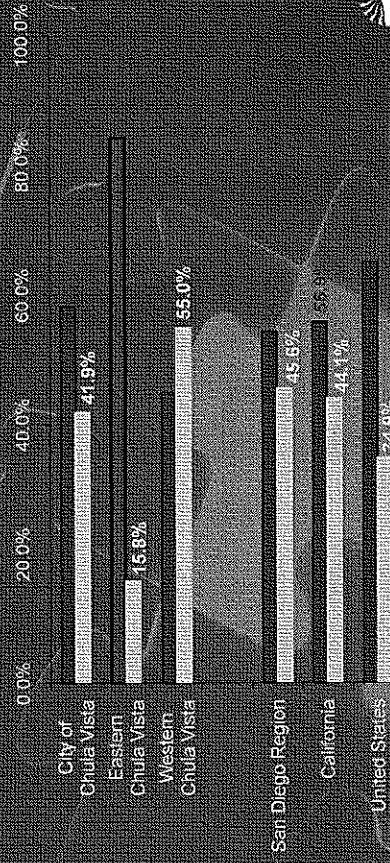
# What housing is available?



# Owner vs. Renter Occupied

## TENURE CHULA VISTA AND THE REGION

Source: U.S. Census 2010 Summary File 1



■ Owner-Occupied

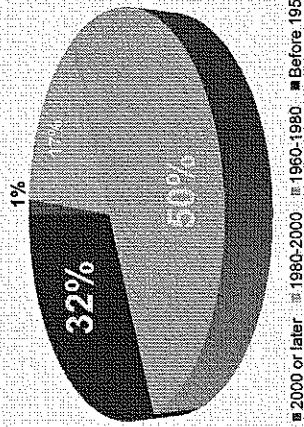
▨ Renter-Occupied



# Aged Housing Stock

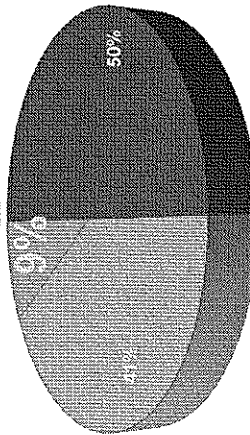
## WESTERN CHULA VISTA

Source: U.S. Census 2005-2009 American Community Survey 5-year Estimates



## EASTERN CHULA VISTA

Source: U.S. Census 2005-2009 American Community Survey 5-year Estimates

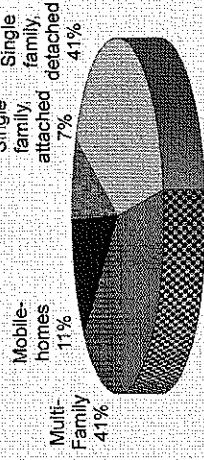


■ 2000 or later ■ 1960-2000 ■ 1960-1980 ■ Before 1959

# Housing Type

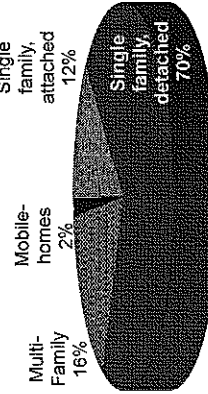
## WESTERN CHULA VISTA

Source: U.S. Census 2005-2009 American Community Survey 5-Year Estimates



## EASTERN CHULA VISTA

Source: U.S. Census 2005-2009 American Community Survey 5-Year Estimates



## Overcrowding and Overpayment

### OVERCROWDING

- 8% overcrowded
- 83% renter-occupied
- 17% owner-occupied

### OVERPAYMENT

- 55% overpaid for housing
- Lower Income Households
  - 64% of homeowners
  - 79% of renters



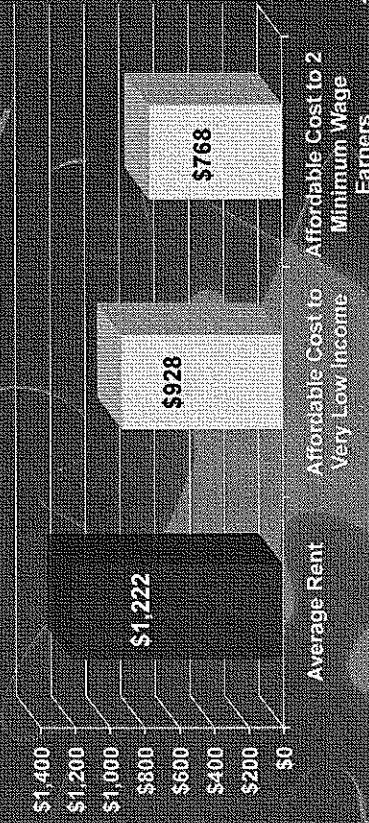
## Housing Affordability: Ownership

### MEDIAN SALES PRICE



## Housing Affordability: Rental

Average Rent vs. Affordable Cost for Very Low-Income



## Key Findings: Today



### Western Chula Vista

- Majority low income
- Varied housing stock
- Aging housing stock

### Eastern Chula Vista

- Predominated by single family housing & homeownership



## Key Findings: Today

### City-wide

- Significant very low and low income population
- Large housing affordability gaps, particularly for ownership units
- Overcrowding and overpayment more prevalent in renter-occupied households

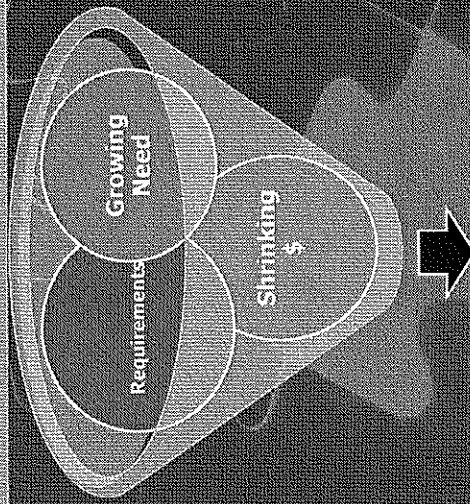


## Resources 2012

- Redevelopment Low/Mod Funds
  - Dissolved
  - CDBG
    - \$1,642,089 (10% decrease)
- HOME Funds
  - \$590,387 (38% decrease)
- ESG
  - \$157,069
- Balanced Communities Policy



## Looking Forward



Smart Strategy =  
Stretching Resources & Benefits



## Updating the Housing Element for 2013-2020

- Use existing element as base
- Based on current conditions ...
  - Changes to existing goals, objectives, policies, and programs?
  - New goals, objectives, policies, and programs?
- Keep what works – change what doesn't



## Policies & Programs

- Create and expand opportunities, with equal access
- Reduce barriers
- Preserve and maintain housing

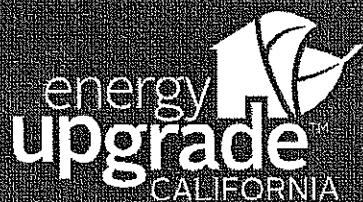


## Contact Us

Development Services Department  
Housing Division  
Amanda Mills, Housing Manager  
Leilani Hines, Project Manager

Monday – Thursday | 8:00 am – 5:00 pm  
All City Hall offices are closed to the public on Fridays.  
For more information from our Department please visit us at [www.chulavista.ca.gov/cvdt](http://www.chulavista.ca.gov/cvdt)





## Chula Vista Sustainable Energy Showcase Home Project Overview



The City of Chula Vista, ConSol, and San Diego Gas and Electric (SDG&E) Emerging Technologies Program are leading a team that will upgrade an average home in a typical neighborhood to demonstrate how average can become extraordinary, efficient, attractive, comfortable, and cost effective. The *Chula Vista Sustainable Energy Showcase Home* project team — which also includes General Electric (GE), California Center for Sustainable Energy (CCSE), the County of San Diego, and Sweetwater Authority — will upgrade the house to achieve deep energy savings of over 50%. The house will be open to the public for events that promote affordable and effective home energy improvements and energy efficiency rebate programs.

The City of Chula Vista, in collaboration with Community HousingWorks purchased the distressed property in September 2011 at a substantial discount through Chase's Community Revitalization Program. Once home renovations are completed, the property will be resold to a qualifying low-income family through the Chula Vista First-Time Homebuyer Assistance Program.

Energy upgrades are being funded by SDG&E, while their installation is being completed through CCSE and the County of San Diego's GETUP green jobs training program. The workforce training consists of participants who are unemployed or underemployed who want to gain hands-on experience with building energy performance and installing energy-efficient lighting, insulation, air sealing, water heating, and HVAC systems.

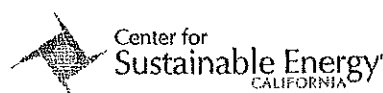
In addition to the energy efficiency improvements, GE will be installing a state-of-the-art 2.4 kW solar photovoltaic array to reduce the home's energy demand and carbon footprint. It will be the first demonstration of its new "plug & play" solar energy system technology, which is uniquely designed to be cost-effectively installed during reroofing activities. GE will also be installing a home energy network to help the future homeowners track and manage their energy use.

The *Chula Vista Sustainable Energy Showcase Home* will be highlighted through public open houses, on-site contractor trainings, and video case studies. The home will also serve as a demonstration site for the Energy Upgrade California Community Savings Initiative, which helps to bring together neighborhood residents to get the benefits of home energy efficiency upgrades at a lower cost. In addition to statewide Energy Upgrade California incentives, Chula Vista residents are able to receive special incentives and 0%-interest loans through the City's Home Upgrade, Carbon Downgrade program to support their home energy improvements.

### Project Highlights

- Building performance training for unemployed contractors and green energy program graduates
- High efficiency appliances, space & water heating, insulation, windows, lighting, and water fixtures
- 2.4 kW GE solar photovoltaic system
- Over 50% energy savings
- Resold to a low-income family through First-Time Homebuyer Assistance program

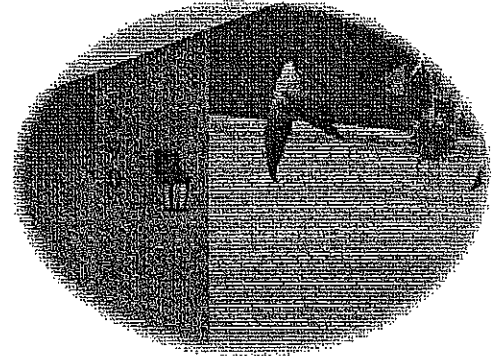
Energy Upgrade California is a partnership of the California Energy Commission and the California Public Utilities Commission and is funded by California utility customers. The Community Savings Initiative, GETUP workforce training, and Chula Vista Home Upgrade, Carbon Downgrade programs are also funded in part through the American Recovery and Reinvestment Act. Solar energy upgrades are being funded through a General Electric donation and a California Solar Initiative grant.





## FIRST-TIME HOMEBUYER OPPORTUNITY

590 Fig Avenue  
Chula Vista, California 91910



This unique opportunity to own an energy efficient 1,920 square foot 4 bedroom / 2 bathroom property home is being made available to households that qualify for the City of Chula Vista's First-Time Homebuyer Program. Property features include a solar electric and water heating system and energy efficiency upgrades. Add the green flooring, roofing, and cabinet materials, drought tolerant landscape, upgraded insulation, duct system and this 1984 home is one of the most efficient properties in San Diego County, with over 50% energy savings. The property features serve as a showcase of what the average homeowner can invest and improve to reduce energy costs and become more environmentally friendly.

All applicants must meet the following qualification thresholds for consideration in the application lottery in addition to the qualifications of the First-Time Homebuyer Program Guidelines dated August 1, 2011. The property will carry a second Deed restriction in favor of the City for up to \$70,000 in the form of a 0% deferred loan. In addition, a silent third will be carried for the remaining gap between the city investment and appraised/added value that will be forgiven after 15 years of owner-occupancy. The property will be restricted for the first 6 months of occupancy to include one monthly Saturday open house at the property and contractor access for monitoring purposes.



### Application & Lottery Process

Applications will be taken from March 1 – April 19, 2012, with a lottery held at the property at 4 pm on April 30, 2012 to select potential homebuyers. Households applying will be provided points for priority in the lottery system as follows:

- Chula Vista Resident (1 point)
- Employed in Chula Vista (1 point)

The lottery will randomly pull six households in priority order and evaluate those households for eligibility.

### Qualification Thresholds

- First-Time Homebuyer - May not have held an ownership interest (that exceeds 1/12th) in Residential Property within the past three years
- Household minimum of 3 persons
- Downpayment requirements:
  - 3% minimum required in own funds (\$7,500)
  - Gift funds may not exceed \$10,000
  - Total downpayment may not exceed 20% of purchase price (\$50,000)
- Total gross household income must be in the following range 60-80% AMI based on household size
  - Household of 3 = \$43,380-\$57,850
  - Household of 4 = \$48,180-\$64,250
  - Household of 5 = \$52,080-\$69,400
  - Household of 6 = \$55,920-\$74,550
  - Household of 7 = \$59,760-\$79,700
  - Household of 8 = \$63,600-\$84,850
- Must qualify for a first mortgage with a city chosen/approved certified lender for a minimum of \$180,000 and with the following underwriting requirements:
  - Ratios - Front End 30-36% / Back End < 41%
  - Liquid assets may not exceed \$25,000 at close of escrow
- Gap financing available from City for up to \$70,000
- Property will carry 2 Deed Restrictions:
  - 2nd for gap financing with principal due upon transfer
  - 3rd for added value of home, forgiven after 15 years



**For additional information or applications  
visit us at [www.chulavistaca.gov/clean](http://www.chulavistaca.gov/clean)**